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Written by Andrew Gross

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ANDREW GROSS

Reckless

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Prologue

London.

"Beep, beep! Beep, beep!"

Amir, "Marty" al-Bashir's six-year-old son, raced his motorized Formula One model around the dining room table, almost crashing it into Anna, the Lebanese housemaid, as she brought out their Sunday lunch of flatbread and spiced lamb.

"Amir, watch out!" his mom, Sheera, yelled. "You'll run Anna over. Marty, is it not possible for you to tell your son to stop?"

"Amir, listen to your mother," Marty called from the den, distracted. He and his older son, Ghassan—they called him Gary—were crouched in front of the widescreen TV in the midst of a crucial football match. Manchester United versus Chelsea. The match was

scoreless with only seconds remaining in the first half, and Man U was his son's favorite team—they had just acquired Antonio Valencia, his favorite winger and the hottest foot in the game.

"Oh, no, look!" Gary shouted as Marty focused back on the screen. A Chelsea attacker had curled a thirty-meter beauty just inside the left post, an inch beyond the Manchester goalie's outstretched dive.

"Damn, now look what you've made me miss, Sheera," Marty groaned, deflated, "a goal!"

"A goal, big deal. Your son is driving that thing around the house like Jenson Button. Amir, *listen* . . ." Sheera's voice grew firm. "If you don't stop this instant, you can forget about going to Universal Studios when we are in L.A. *Do you hear?*"

As if on autopilot, the model race car came to a stop. From the floor, Amir caught his father's amused gaze and grinned sheepishly. "Yes, I hear, mama."

"Come on, boys, your mom's gone to a lot of trouble for us. Let's eat." Marty rose and the family drew chairs around the sleek van der Rohe table in the stylishly decorated town house.

Outside, the view from the wide third-floor window of their fashionable Mayfair Georgian was over Hyde Park, among the most desirable views in town. The home cost close to six million pounds, but as the chief investment officer of the Royal Saudi Partnership, a sovereign fund of Marty's native Saudi Arabia, it was hardly more than a rounding error on the daily tallies

of one of the largest troves of investment capital in the world.

"Marty," which al-Bashir had been called for years, was simply an Americanized form of Mashhur, his birth name, given to him in his undergraduate days when he had studied under Whiting and McComb at the University of Chicago and followed up with stints in portfolio strategy at Goldman and Reynolds Reid, and in private equity at Blackstone in New York.

It was only back home in his native country that Marty was called anything else.

Now he oversaw a giant fund with interests that stretched to every point on the globe and every conceivable type of asset. Stocks. Mezzanine capital. Currencies. CDOs. Complex derivatives. They also had vast real estate holdings—in New York's Rockefeller Center and London's own Trafalgar Square. When the price of oil rocketed, they bought up ethanol-producing sugarcane fields in Brazil. When the commodity fell, they bought up offshore U.S. development leases and massive tankers. Royal Saudi's holdings were more than a trillion dollars. Their hands were in everything. In times of crisis, they had even been called on to prop up many national treasuries around the world.

He and Sheera had met in the U.S. while he was at Reynolds and she, a daughter of a prominent law professor from Beirut, was studying economics at Columbia. They'd been married for twelve years. The job had given him ease—most would say luxury—and

over time, they acquired many Western ways. They had a flat on the Côte d'Azur, a penthouse in the Trump Tower on Fifth Avenue in New York; they took the family skiing at Gstaad and Aspen; Gary and Amir were enrolled in the finest schools. His only regret was that, to appease the royal family's wishes, his wife had had to give up her own career to raise her family. Sometimes he wished that despite his rise to the top of the financial world and the important responsibilities that had been bestowed on him, if only she could handle the investments and he could manage the kids, both their home *and* the Saudi royal portfolio would be in better hands.

Sunday was their traditional family meal. Afterward, they might head a few blocks away to Hyde Park and kick the football around a bit. On the way back, they might stroll along Shepherd Market window-shopping the fine antiques and new fashions. These days, with teleconferencing and the financial network set up here, he jetted home barely twice a year, mostly to see his folks. He had been away from Riyadh for so many years, distanced himself from their customs, that Marty pretty much thought of the royals as clients now rather than brethren. And he knew, because of the results he produced, his overseers looked the other way. "Okay, who wants first?" Marty picked up a plate and looked around. "The *cook*!" he said proudly, and spooned some of the stewed lamb over the yogurt and bread and handed it to his wife, serving her first in the Western way. If his parents ever saw him, they'd be horrified.

The trill of his cell phone sounded from somewhere in the house. His office.

Sheera shook her head and groaned. "Now on Sundays too?"

"I'll make it short. Promise." Marty got up. "You just make sure you save me some of that lamb." He winked a warning at Amir, whose appetite seemed to never end.

With the vast amount of activity Royal Saudi controlled there was no such thing as boundaries when it came to nights or weekends. Their interests ran every day, 24/7, across the globe. Though the aroma of lamb and fresh baked bread made ignoring the call momentarily tempting.

Marty followed the ring to his office and shut the door, stepping over the cables to the Wii video game attached to the TV. Gary's Christmas gift—another Western concession! The BlackBerry was vibrating on the coffee table and Marty sank himself onto the couch, tightrope-walking over the brightly colored Lego Transformer that had been left on the floor; this one was Amir's.

Never ends, he sighed.

He expected it to be Len Whiteman, his second at the firm, but Marty's mood shifted when he checked the digital readout and saw "Private Caller." His stomach clenched. Cautiously, he drew the phone to his ear. "Hello?"

"I hope this call finds you well, Mashhur al-Bashir."

The use of Marty's Saudi name jolted him. He knew

immediately who it was. The first call had come six months ago, preparing him. He had just been hoping against hope, as time marched on, as their lives grew and prospered and became more acclimated, that the real call would never come.

"I am well," Marty replied, his throat dry, returning the greeting in Arabic.

"Our sons and daughters around the world require your service, Mashhur al-Bashir. Are you prepared to do what is asked of you?"

Marty thought to himself that it had been so long. His views, passions, had all been so different then. Never religious, or even political. It was simply more about pride in his culture. The dismissive manner in which his nation had been treated by the West. They had given him his start, his education. Now he had lived among them for years and had changed.

Six months ago the first call had come. Reminding him of his duty. What he was expected to do. In a flash, all the prosperity in his life and the good fortune he had earned seemed a universe away. There was no turning away from this. He realized he owed them everything. All his good fortune. He had made his bed a long time ago.

"Yes," Marty al-Bashir answered dutifully.

"Good. The tide of events is evolving," the caller said, "don't you agree? Global opportunities have shifted. We, here, are not happy with certain signs. We feel it is time for a change in direction. In strategy. Do you understand?"

"I have a new plan already drawn up," Marty replied. He knew the ramifications that would result from it and he closed his eyes.

"Then begin it," the caller said, "starting tomorrow. Execute your job, Mashhur al-Bashir. The rest is already set." The caller paused a second. "Shall we say, the planes are in the air."

They hung up, the sounds of his family, laughing, returning from outside. Marty remained on the couch for a while.

All he knew and had grown used to was about to change.

He got up and stepped over to the window, accidentally kicking over his son's Transformer, the Lego pieces flying about. *"Damn."*

Tomorrow, the world would wake up, go to school, to work, laugh, love, eat with their family, everything seeming the same. But by day's end there would be a change like the world had never seen.

He bent down and picked up his son's broken Transformer, the brightly colored pieces all around.

"God help us all," Marty al-Bashir muttered in perfect English.

PART ONE

Chapter One

They entered the house through the sliding glass doors in the basement, which Becca, their fifteen-year-old, sometimes left ajar to sneak in friends at night.

Upstairs, April Glassman stirred in her bed. She always had an ear for noises late at night. The curse of having a teenager. Marc could go on snoozing forever, through fire alarms, she would joke, but April had a built-in antenna for the sounds of Becca tiptoeing in past curfew or Amos, their goldendoodle, on guard at the living room window, scratching at the glass over a late-night deer or squirrel.

The house was a large, red-brick Georgian at the end of a private drive off Cat Rock Road in backcountry Greenwich. Every bend in the wood seemed to magnify at night. She opened her eyes and checked the time on the TV cable box. Two thirteen A.M. She lay there for a

few seconds, listening. She definitely heard something—creaks on the floorboards, muffled voices—in the foyer or on the stairs.

Suddenly Amos started barking.

"Marc . . ." She nudged her husband.

"Honey, *what*?" Marc Glassman groaned, mashing his pillow into a ball and rolling over.

She leaned over and shook his arm. "I heard something."

"Probably just Amos. Maybe he spotted a deer. You know those bastards never decide to come out before two A.M."

"No," she said, alarmed. "I heard voices."

"Okay, okay . . ." Marc exhaled, giving in. He opened his eyes and took a peek at the clock. "*Grrr* . . . I'm sure it's just Becca . . ."

Their daughter now had a boyfriend at the high school, a junior on the wrestling team, who drove, introducing a whole new set of complications to their lives. Lately she'd been sneaking out after the two of them had gone to sleep, or on weekends, sneaking in her friends at all hours of the night.

"No. It's a Sunday, Marc," April replied, recalling how she had kissed her daughter good night hours ago and left her curled up in bed with Facebook going strong and a chemistry textbook on her lap.

"Not anymore . . ." Groggily, he sat up, rubbing a hand across his face, flicking on the light. "I was just gonna get up and check out the overnights anyway."

As the chief equities trader at Wertheimer Grant, one

of Wall Street's oldest firms, it had been months since he slept a whole night through. Singapore opened at midnight, Australia an hour later. Europe and Russia got going at four. Six months ago he might've made it undisturbed till morning. But that seemed like a lifetime ago. Now the bottom had fallen out of the market. The whole subprime mess, Fannie and Freddie reeling, AIG. The banks teetering. Not to mention the company's stock: a year ago it was over eighty and he and April could have gone off and planted tomatoes somewhere for the rest of their lives. Last Friday it had closed at twelve! It would take him another decade to recoup. Immediately flashing to his positions, his stomach wound into its usual two A.M. knot.

Now April was hearing voices . . .

"I'll go take a look."

In the last months, April had watched as her husband dropped ten pounds from the stress. She knew that something was wrong. She knew the firm was hurting and how much they were relying on him. How much he was expected to produce. Marc never shared much about his positions anymore. The pressure on him was crazy.

She leaned over and put her hand on his shoulder. "Honey, will this ever go back to normal?"

He threw off the covers and grabbed his robe. "This is the new normal."

That's when they both heard another noise.

A creak on the stairs. Marc put a finger to his lips for her to keep quiet.

Then another. Closer. A knife slicing through them.

Someone was coming up the stairs.

"Marc . . ." April caught his eyes. Her look was laden with worry and fear. "Amos stopped barking . . ."

He nodded, feeling the same thing inside. "I know."

The next creak seemed to come right from the upstairs landing. April's heart skipped a beat. Her husband's gaze was unmistakable.

Someone was in the house.

"Just stay there," he said, nodding to the bed, raising a hand for her to stay silent.

They all knew about the recent rash of home break-ins going on in the backcountry. They were all just talking about it last Saturday night with the Rudenbachs at Mediterraneo. Marc listened closely at the door. They never put on the alarm. What the hell did they even have the damned thing for, he'd asked himself a hundred times. Just wasting all that stupid money. Truth was, he couldn't even remember the damn code—or even where the panic button was.

"Marc . . ."

He turned. He stared at April's freckled face, her soft, round eyes, hair raised in a nighttime ponytail. Except now, he saw only fear in it. And helplessness. *"Becca, Evan . . . ,"* she whispered.

Their rooms were just down the hall.

He nodded firmly. "I'll go check it out."

He took a step, and suddenly the bedroom door flew open. Two men, wearing ski masks and plain blue work uniforms, pushed their way into their room.

April let out a scream.

"*What the hell is going on?* What are you doing in here?" Marc stepped up to them.

The first one in the overalls suddenly knocked him with a fist to his face back onto the bed.

"Marc!" April reached out to him.

Her husband removed his hand and stared at his fingers. There was blood on them.

"What the hell do you want?" he demanded.

"Shut up," the first one said. The man was large, his voice husky. A tuft of red hair peeked out from behind his mask. He had a gun, accounting for the blood in Marc's mouth. "Just shut the fuck up and you might just live."

"Oh, God, Marc, please . . . ," April murmured, her heartbeat now accelerating wildly. Her thoughts flashed to her children sleeping down the hall. *Just keep them away.*

The second man shut the bedroom door behind him. The one with the gun came over and pulled April off the bed. "Get up. Put your hands behind your back." His accomplice took out a roll of duct tape from his uniform and twisted April's wrists behind her back, binding them tightly. She looked at her husband with fear in her eyes as he ran a second piece of tape across her mouth.

"What do you want with us?" Marc pleaded, helpless, watching his wife being bound. "Listen, I've got a safe downstairs. We've got some money . . ." He shot April a steadying look, as if he was trying to say, *Hang*

in there, honey. It'll be okay. That's why they're here. For the money.

This isn't the first one. No one's been hurt so far.

"Where?" the one with the gun demanded.

"Downstairs. In the study. I'll show you. Look, we haven't seen your faces. We don't know who you are. Just take what you want and let us go, okay?"

"Show me." The man with the gun grabbed him by the arm and pulled him up.

That was when, to both their horror, the bedroom door opened again and their daughter, Becca, half-asleep, wearing a baby-blue Greenwich High sweatshirt and rubbing her eyes, wandered in. "What's going on, guys . . . ?"

Before she could even let out a scream, the second intruder grabbed her and covered her mouth.

"Please don't hurt her!" Marc begged, seeing his daughter's face turn white with alarm. "She's just a kid . . ."

Eyes wide, April struggled against her bonds, trying to go to her. *Oh, baby, no, no . . .*

Becca tore the man's hand away. *"Mom!"*

They watched, unable to do a thing, as the second intruder wrapped the tape around Becca's mouth and roughly bound her hands. Her uncomprehending eyes were round with fear.

"Throw 'em in there," the man with the gun directed his accomplice, pointing to the master closet. Becca, who had always had a fear of small spaces, twisted her head

back and forth, trying to resist. Unheeding, the accomplice shoved the two of them in. April fell to the floor, twisting against her bonds. *Don't do anything foolish,* she tried to say to Marc, desperation in her eyes. *Just give them what they want. Please . . .*

They shut off the lights in the closet and closed the door.

Her daughter let out muffled screams, writhing against April in the dark. All April could do was huddle as close as she could, trying to convey with all her strength that everything would be okay. *Just stay calm, baby. They're only here for money. They're going to leave and this will all be okay. Daddy will come get us. I promise, honey, please . . .*

Tears glistened in her teenage daughter's eyes. April put her head against her, trying to transfer all her conviction and strength, and she began to think, *Her hair is so soft and she smells so pure, my little girl . . . Now she'll remember this the rest of her life. You bastards. You've stolen the innocence from her. Her trust.* Her thoughts flashed to Marc downstairs—*Marc, please, just give them anything! Don't do anything heroic. Just let them go*—and then to Evan, only seven, sleeping down the hall, her sweet little baby. *Just sleep, honey, through it all. It's going to be okay . . . Please, Evan, please. It's—*

That was when she heard the sound: two far-off pops, coming from downstairs.

April and Becca looked at each other. She'd heard it too. April's heart began to leap with fear.

Marc.

Panicked, tears started to run down her cheeks. *What did you do, Marc? What did you fucking do?*

Suddenly, there were footsteps. Heavy ones, pounding back up the stairs. Becca squealed, her large eyes doubling in size. The whole house seemed to shake.

What did you do?

Desperately, April fought against her bonds. She looked at her daughter. All she could do was simply press herself into her as tightly as she could, panic building in her daughter's eyes.

My babies . . . April started to cry, her thoughts flashing to Evan as the approaching thuds entered the room. *Oh my God, what's going to happen to him, my poor little sleeping boy? Do whatever you have to do to me, but please, not him. Not to Becca.*

The closet door flung open. Light burst into their eyes.

Not my babies, April tried to scream. She threw herself in front of Becca. *Not them, not them . . .* She stared back at the hooded faces with eyes that were both begging and defiant.

Please . . .

Chapter Two

"Remind me again," Annie Fletcher asked, wiggling out of her navy U of Michigan T-shirt. "Why is it they always call it *blue* Monday?"

"No idea," Hauck gasped, his breaths quickening, gulping in air.

She rocked above him, hands balanced against the rattling headboard, swaying in perfect rhythm to the thrust of his thighs. Annie's body was small and light, but her breasts were full, and her short, dark hair fell over her face, still messy from sleep.

In the background, the newscaster on the early morning show announced brightly that it was going to be a clear and sunny day.

"Never gonna think that way again," she said, starting to really heat up. Because of the demands of her restaurant and Hauck's new job—not to mention her son, Jared,

moving east with her and boarding five days a week at a nearby school for kids with special needs—they only got to see each other a couple of days a week, and so things tended to be very physical between them.

"Me either," Hauck huffed, cupping her thighs, the rush of climax coming on.

They had been together for six months now—on and off, mostly on—Annie's responsibilities at the restaurant clashing a bit with Hauck's commitment to the new job. She didn't push for more. He didn't offer. Annie was trusting and open. It wasn't so much a relationship as it was a loose, easy friendship—*with benefits*—what time would allow.

Their rhythm grew faster and faster. Sweat coated their skin. "Thought you had to get to the market . . . ," he said to her, feeling her breaths beginning to deepen and knowing she was only a few accelerating tremors from letting out.

"Damn arctic char are just gonna have to wait . . ."

The voice from the TV said stock futures were trending down again for the fourth day in a row.

But Hauck and Annie weren't listening. Their IRAs could have been in total free fall and right now neither of them would have given a damn.

Finally, with a last gasp, Annie arched, stiffening, then fell back onto him, joyfully spent of breath, draping her satisfied body over his, her chest feeling about a thousand degrees. "Damn," she sighed from her head all the way down to her little toes, "now that's the way to start the work week. That was a good one."

"That was *three*." Hauck flung back his arms in mock exhaustion. "I'm an old guy. You're killing me."

"Three?" She rested her chin on his chest. "Two, I think."

"*Two* since they talked about the transit fares going up," he told her. "One more since traffic and weather."

"Oh, yeah, *three,*" she purred contentedly, releasing a long, slow sigh. "Math was never my strong suit."

Hauck turned and focused in on the digital clock. "Damn. Look at the time! I've got to scoot."

Annie restrained him as he tried to wrestle free, digging in her chin more sharply. "You know, I'm happy, Ty . . ." She smiled, a kind of coy, amused grin, being purposefully annoying. "Are you happy? You don't always look so. I know you're sort of a tough nut to crack."

"Apparently *not,*" he said, chuckling at the lame joke. "And yeah, sure, I'm happy . . ." He tried to roll her off. "I'll be happy if I can get you off of me and hop into the shower."

"Oh, right," Annie chortled, "like this wasn't exactly what you had in mind when you snuggled over to me before the alarm went off . . ."

"Alright, maybe," Hauck admitted a little guiltily. *"One . . ."*

"You're just a glass-half-empty kind of dude, aren't you? Never show too much of yourself. Never trust the moment."

"I'm not half-empty at all." Hauck finally spun her off and faced her sideways. "I'm actually completely half-full. It's just that it's buried. *Very, very* deep."

"Right; if it were any deeper, you'd find oil in it,"

Annie said, and deciding it was funny, twisted his nose.

"Laugh-out-loud," Hauck said, screwing up his face. But then he laughed too.

That was because, truth be said, he *was* happy. The lines etched in his face might not have shown it, but Annie had brought things out in him he had never let surface before. The uncomplicated will to just enjoy life. To relax, stay in the moment. For the first time, it seemed things that had weighed heavily on him for so long—the deaths of his daughter, eight years before; his brother, only last year; and Freddy Munoz, his protégé on the force—all seemed to have been pushed back into some closed, time-locked vault he no longer felt compelled to open and to which he had momentarily lost the key.

Not to mention the fact that he had suddenly left the force and gone into the private sector. After fifteen years.

Now he traded up to a jacket and tie every day and had spiffy new digs in an office park on the water. Earning three times what he had before. He had colleagues in Europe and Asia on his speed dial. He even glanced through the *Wall Street Journal* every morning, pretending he was keeping abreast of business news, after he checked the sports scores on ESPN.com, of course. He had opened himself up to a new feeling, the arc of his new life seeming to work out. He was, like Annie pushed him to do, trusting the moment. Okay, maybe like she'd said, it *was* somewhere down deep, somewhere that didn't come up to the surface very often. But it had been a long time since he felt this way. Boundaryless. Free of regret.

"Really, I gotta get up," he said. He lifted her off. "I'll do the coffee."

Annie fell back against the pillows, groaning loudly, "Alright . . ."

The news anchor came back on. "And now, back to our lead from the top of the hour . . ."

The congestion on the Merritt Parkway had given way to something far more serious.

"In Connecticut, the town of Greenwich is waking this morning to a horrifying triple murder. An equities trader at a prestigious Wall Street firm was brutally shot to death during the night along with his wife and daughter in their formidable home in backcountry Greenwich. Cindy Marquez is on the scene . . ."

Hauck sat up, his years as head of detectives taking over, as the attractive reporter, bundled against the cold, stood in front of two large stone pillars leading to a typical Greenwich home.

"Kate, the local police believe that the motive behind this family's tragic end was simply a robbery gone bad. A string of break-ins up here has rocked this affluent community for months. But until now, none had ever turned so violent.

"Marc Glassman"—a photo flashed on the screen—"who was forty-one and worked as a lead equities trader for troubled Wall Street giant Wertheimer Grant, was found shot downstairs in their posh five-bedroom home off of Cat Rock Road . . ."

Hauck sat up. A tremor knifed through him.

"Hold it a second," he said, disentangling from Annie's legs. He stared, his heart rate accelerating, as he edged closer to the screen.

"The bodies of his wife, April, who was well known in local charities and schools, and their teenage daughter, Rebecca, were found in an upstairs closet. A younger son . . ."

Hauck focused again on the photo. A shot of the family in happy times. His mind raced as the reporter described the grisly scene; he fixed on the husband—slightly receding hair, in a fleece pullover and sunglasses, one arm around his daughter, who was wearing an oversized college sweatshirt and had long brown hair, and the other arm around another child, a son, younger, a mop of yellow hair and smiles.

Then he focused in on the wife.

Pretty. Happy looking. In a green baseball cap, her light-brown hair, in a ponytail, peeking through the vent. A beautiful smile that was both proud and tragic at the same time.

"Oh, God . . ." Hauck groaned, sucking in a fortifying breath.

"I know, it's horrible," Annie said. She came up behind him and rested her chin on his shoulder, staring past him at the screen. "Are you okay?"

He nodded silently, not an answer as much as it was all he could do. A heavy weight fell inside him.

"I knew her," he said.